

THE REFORMATION OF "TIME PAYMENT" PETERSON: Being a Study of the Birth, Growth and Sudden Death of the Installment Plan Mania of a Chicago Cobbler.

WRITTEN FOR THE SUNDAY REPUBLIC.

This is the story of a man who wanted too much of a good thing.

After fifteen years' indulgence of a mania for the "installment plan," Time-Payment Peterson, a Chicago shoemaker, has triumphed over the habit that cost him many hundreds of dollars and his reputation for sanity, caused his patient wife a world of work and an ocean of tears, and finally resulted in a disaster which is proving the salvation of the pair.

He was 35 years old when he decided to get married, and for two years thereafter vainly wrestled with the problem of providing a home for Jane, whom he planned to make his wife. The shoes that he made and peddled and peddled came back to be mended again and again, and in their scars and tatters he saw the frayed ends of his useless plans and the rents in his lonely fortunes which he could not mend.

He wanted to save \$5 in a year, and when the second anniversary of his engagement came around he was only \$3 "to the good." His matrimonial expenses, figured down to the barest necessities for buying the license, paying the parson and "putting up" for housekeeping in three basement rooms, contemplated the expenditure of nearly \$100.

It was a long time before Jane would consent to consolidate shop and parlor in the front room, but even when that was settled and his estimates seemed to be many dollars under realization, the total appeared too great for his slender ability to earn and yet slender knack of saving. He was getting tired of the task before him. He had been faithful to Jane even to the point of giving up his pipe, his "growler" and his Police Gazette, but for all that he was unable to hoard enough to meet his flagging courage. His shop was mostly unattractive and dirty, and trade stood still.

So he was getting thin, his men friends began to forget him, and his chance of marrying Jane seemed as far off as ever. The \$9 he had saved began to burn his pockets.

He was aware of a growing thirst, and every time he did another coin into the old tobacco bag he asked himself, "What's the use?" Then Jane came to the rescue in the most astonishing manner. It was an advertisement clipped from a newspaper in which a company of philanthropists offered to "furnish three rooms complete for \$10 down and 50 cents a week." Peterson had never dreamed of so simple a solution of the problem that was worrying him out. Jane had \$2, and, when they pooled their savings, there was enough for the first installment, the license, the parson and a ride on the elevated railroad.

So they were married. Peterson agreed at the wedding supper, which he and Jane discussed together in a Halsted street restaurant, that "time payments is the easiest graft I ever seen," and Jane admitted that it "was not so worse when you can't do no better."

"They ain't no better," said Peterson. "But it kin be overrid," quoth Jane, "which I hope TON won't do, for we've already done our best licks in that line."

Trade picked up with Peterson from the day he set up his shop in the basement parlor. Jane's presence softened the tawdry grandeur of the cheap, new furniture, and Peterson, with a fresh shave and a new apron, was so gracious to his customers that his fame spread and the business prospered. One day a smiling stranger, with a roll of rugs across his shoulder, a clock under his arm and a clothes wringer in his hand, came in and offered them to the cobbler "on the time-payment plan." Jane said she didn't need any of them, but her husband couldn't resist.

The installment mania had him, and no salesman or agent thereafter visited him in vain.

Jane saw with wonder and alarm that the question of utility or value did not bother her husband. He bought rugs, clocks, clothes wringers, books, pictures, life and fire insurance policies, plaster of Paris

"Statue" safes and cheap oil-burners—anything that was offered—the only stipulation being that the installments should be placed at a very small sum per week or per month. The customers began to flock to Peterson's peculiarities, and his neighbors dubbed him "Time-Payment" Peterson. Then they commenced to take advantage of his weak point, and sold him things that nobody wanted.

The Smiths had a dog that had established an excellent reputation as a chicken-killer, so they led the brute to Peterson and sold him the carnivorous outlaw, chain and collar included, for \$150, to be paid at the rate of 5 cents per week for thirty-two weeks, the shoemaker to assume all responsibility for the dog and his possible depredations.

Jane had a good cry over this "ideal," but her husband could see nothing but good in the purchase, and even tried to convince her that the dog would almost certainly carry off a prize at the dog-show. Peterson became very cunning at pointing out the merits of his purchases, and yet more cunning at driving bargains with those who sought to victimize him. For instance, when "Butch" Flaherty sold him an old survey, "sewed him down" from \$11, the price asked, to \$3.95, to be paid in weekly installments of 5 cents. Then he rolled the ramshackle vehicle into his backyard and converted it into a combination dog and chicken-house. This proved disastrous, because Smith's dog, who lived on the ground floor of the survey, became very adroit at catching "on the fly" the chickens which lived in the upper flat, and the shoemaker and his wife were on a forced diet of tough feed until they brought the surviving poultry to roost in the house. This was a terrible trial for Jane, whose ambition was to have a neat kitchen. But Peterson's heart was hardened, and that very day he bought a superannuated parrot at 10 cents a month and put him to roost on the following day.

The shoemaker and his wife were not blessed with a child, and Jane comforted herself for this lack by realizing that there was no longer any room in the basement for even the tiniest kind of a baby. In her ignorant, gentle way she struggled against his persistent craze for installment "bargains," but instead of seeing the folly of his ways, the shoemaker became more rapacious than ever. When Colligan's store was condemned he bought that for \$12, and spent five nights tearing it down and carrying the wreckage into his backyard. Then he purchased a male goat from a boy, who said that the animal would work in harness, and the shoemaker thought it would be a good idea to make a set of harness for the animal and sell the "goat" at an immediate profit. He tied the filly to the back porch, and associated with him so long that one of the best customers sneered at him that very afternoon.

The people upstairs were so moved by this last purchase that there was a "for rent" sign on their flat the next day. This modest success gave Peterson some satisfaction, for he at once set the goat at liberty and watched him scale the back steps, gallop up the steep ledges of the outland lumber in the yard and otherwise disport himself as if he knew that his new master was sole ruler of the place.

As the years slipped by, Peterson's purchases began to over-whelm him. Nobody

would rent the rooms over his, so he drove a shrewd bargain for the whole house and lot, and bought them on the installment plan. He piled railroad ties, rails and fragments of wheels in the yard, and second-hand beds, broken chairs, bird cages, dairies, parlor organs, mattresses and picture frames in the rooms, and on the porch, areas and even the roof of his house, until they looked like a tornado on May 1. Jane managed to eke out the household bills by selling a few things "on the sly" and one of the dark spots on her conscience was the knowledge that she had administered poison to a family of white rats that her husband had bought at 10 cents apiece, throwing in to be paid for in installments of 4 cents a month. The squealing, slippery things made her nervous.

She couldn't get them away without being caught, so she contrived to put strychnine in their postage, and Peterson never knew. She got this worrying over him, but never for a moment wavered in her loyalty, nor ceased to hope that he would "get over this craze."

About a year ago Peterson's trade began to dwindle down to nothing. The boys who passed his shop would peer into the windows, and then run away with scared faces. Timid people stepped aside when they met him, and the back porch gossip agreed that the

shoemaker had quite "lost his trolley." Jane was compelled to take in washing and ironing for three weeks before Peterson bought the bull from Phelin Gavigan, and as luck would have it, it was this combination of washing and ironing together with the advent of Gavigan's bull into the back yard that finally cured the shoemaker of the installment mania, and set him on his feet again, as a sane and self-respecting tradesman. It all came about like this:

One day, the stock yards saloonkeeper, held a raffle at his place on Marquette Night, and the prize, as advertised, was "Twelve hundred pounds of prime beef on the hoof." Gavigan won it, and all his rivals laughed at him when they viewed his "prize" tied to the alley fence, ranting away and ranting like the bull of Fushan. The beef had but one eye, his horns were shivered, and one horn gone.

But what he lacked in beauty he made up in mean intensity, for he lunged at Gavigan and kicked at the opposite fence with the same motion.

"I'll sell him to Peterson," said Gavigan, anxious to turn the joke, and so it was arranged by "the gang" as they stood in the saloon and tried to make themselves think that they were having fun. Sure of his man, Gavigan set off directly for the shoemaker's shop, while his confederates made fast a dozen ropes to as many parts of the stromous frame of the bull and led the beast to Peterson's back gate. Of course Peterson bought the bull. The terms were 50 cents down and 20 cents a week for one year. Total, \$18.50. The

shoemaker chuckled over his bargain and showed his joy to the extent of offering "to buy one" for Gavigan.

In the meantime, Jane was in the kitchen flinging away near a red-hot stove or pausing at intervals near the open back door to feed her sweltering face. She heard the front door slam as her husband went out, and a moment later there was a crash and a bellow in the back yard. Amidst the din of falling lumber and clattering railroad iron she heard the joyful shriek of Gavigan's friends, who had that moment turned

the survey, gored the building and upset a mountain of lumber, and when Mrs. Peterson appeared at the basement door to find out the trouble, Taurus went for her as trouble always goes to those that seek it. She dropped her lamp and fled the moment she saw the blazing bull's eye, and a moment later took refuge in Gavigan's grocery store at the corner. She told her troubles to the "barkeep" at the back of the store, but before a rescue party could be organized the Peterson home was in flames.

Whether the bull got into the kitchen, or whether the fallen lamp set fire to the establishment, will never be known, but the loss was complete. The bull, the building and every living creature in the yard and house perished. Peterson collected \$100 insurance, and now he is rebuilding a two-story shop and home. Jane does all the buying now, and "Time-Payment" Peterson is forever warning her to "pay cash, and if you can't do it, do without it."

JOHN H. RAFFERTY.

his chin, who made him wear clothes that didn't fit him and got him a job raising eggsplant for the mono-polists in Topeka at a dollar a day. A man in the editor's position ought to know, but he didn't, so he ast in the pomes. An' the advertiser, Hinnissy! I'd be scandalized fr to go back readin' th' com-th advertisement in th' vile daily press about a man's pantings, an' Doesanyonknow-where-canget-a-biscuit, an' In th' spring a young man's father lights the Topeka at a dollar a day. A man in the editor's position ought to know, but he didn't, so he ast in the pomes. An' the advertiser, Hinnissy! I'd be scandalized fr to go back readin' th' com-th advertisement in th' vile daily press about a man's pantings, an' Doesanyonknow-where-canget-a-biscuit, an' In th' spring a young man's father lights the Topeka at a dollar a day. A man in the editor's position ought to know, but he didn't, so he ast in the pomes. An' the advertiser, Hinnissy! 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